



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name UBS AMERICAS HOLDING LLC

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 211,141,730

Peer Group Number: 9 Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

UBS AMERICAS HOLDING LLC
1285 AVENUE OF THE AMERICAS

NEW YORK, NY 10019

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	208,011,977	180,223,297	186,499,190	158,013,911	138,547,002
Net income (\$000)	224,799	715,622	1,811,939	975,257	729,933
Number of BHCs in peer group					125

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.95			0.83			0.91			1.02			1.27	3.01	8
+ Non-interest income	6.05			7.44			6.86			7			7.51	1.32	97
– Overhead expense	6.15			6.45			6.39			6.86			7.81	2.69	98
– Provision for credit losses	0.02			0.02			0.01			0.02			0.02	0.15	15
+ Securities gains (losses)	0			0.01			0			0.02			0.02	0.01	80
+ Other tax equivalent adjustments	0			0			0			0			0	0	42
= Pretax net operating income (tax equivalent)	0.84			1.81			1.38			1.16			0.97	1.56	10
Net operating income	0.43			1.59			0.97			0.62			0.53	1.19	8
Net income	0.43			1.59			0.97			0.62			0.53	1.19	8
Net income (Subchapter S adjusted)														1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.49			1.54			1.54			2.01			3.92	4.41	20
Interest expense	0.42			0.58			0.50			0.81			2.38	1.08	94
Net interest income (tax equivalent)	1.07			0.96			1.04			1.20			1.54	3.33	7
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01			0.04			0.03			0.04			0.04	0.21	20
Earnings coverage of net loan and lease losses (X)	215.73			113.70			109.94			78.89			54.24	24.40	86
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.14			0.18			0.14			0.19			0.19	0.83	1
Allowance for loan and lease losses / Total loans and leases	0.14			0.18			0.14			0.19			0.19	0.81	1
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.10			0.18			0.12			0.19			0.17	0.57	11
30–89 days past due loans and leases / Total loans and leases	0.04			0.10			0.02			0.10			0.08	0.43	10
Liquidity and Funding															
Net noncore funding dependence	-15.92			-8.60			-23.86			-12.06			1.78	14.45	17
Net short-term noncore funding dependence	-44.05			-34.73			-52.03			-39.16			-27.12	3.38	7
Net loans and leases / Total assets	44.69			41.60			42.73			40.67			42.32	63.77	13
Capitalization															
Tier 1 leverage ratio	8.59			10.49			9.06			11.27			11.74	9.76	89
Holding company equity capital / Total assets	12.52			15.52			12.91			16.41			20.27	12.43	99
Total equity capital (including minority interest) / Total assets	12.52			15.52			12.91			16.41			20.27	12.57	98
Common equity tier 1 capital / Total risk-weighted assets	17.79			21.18			17.82			22.50			22.01	12.17	96
Net loans and leases / Equity capital (X)	3.57			2.68			3.31			2.48			2.09	5.21	7
Cash dividends / Net income	118.12			65			209.08			96.86			81.55	33.12	95
Cash dividends / Net income (Subchapter S adjusted)														-12.02	
Growth Rates															
Assets	15.51			11.96			21.67			23.72			-2.38	9.26	7
Equity capital	-6.83			0.11			-4.24			0.13			3.01	10.49	24
Net loans and leases	24.10			27.19			27.82			18.90			4.50	9.10	36
Noncore funding	-6.74			14.53			8.92			14.06			-16.08	6.59	19
Parent Company Ratios															
Short-term debt / Equity capital	15.90			16.22			27.16			12.26			13.14	1.02	94
Long-term debt / Equity capital	99.72			76.28			91.45			73.76			63.06	13.04	92
Equity investment in subsidiaries / Equity capital	82.45			74.48			81.86			72.71			86.32	103.22	3
Cash from ops + noncash items + op expense / Op expense + dividends	-133.34			2.32			-1.27			373.57			162.50	190.27	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	498,907	411,251	1,830,654	1,708,464	2,127,580	21.31	28.32
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	498,907	411,251	1,830,654	1,708,464	2,127,580	21.31	28.32
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	498,907	411,251	1,830,654	1,708,464	2,127,580	21.31	28.32
Investment interest income (tax equivalent).....	62,885	52,115	206,427	241,427	275,703	20.67	178.82
Interest on balances due from depository institutions.....	15,959	5,930	30,555	17,971	46,298	169.12	-3.49
Interest income on other earning assets.....	111,424	130,770	450,207	730,973	2,042,011	-14.79	-39.95
Total interest income (tax equivalent).....	689,175	600,066	2,517,843	2,698,835	4,491,592	14.85	12.35
Interest on time deposits of \$250K or more.....	0	0	0	0	0		
Interest on time deposits < \$250K.....	15,889	19,027	72,749	156,743	256,180	-16.49	1435.17
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	10,399	5,138	23,872	38,062	143,081	102.39	647.59
Interest on other borrowings and trading liabilities.....	166,752	201,824	717,508	871,613	2,290,289	-17.38	-28.90
Interest on subordinated debt and mandatory convertible securities.....	1	1	22	25,975	37,204	0.00	-99.98
Total interest expense.....	193,041	225,990	814,151	1,092,393	2,726,754	-14.58	-20.69
Net interest income (tax equivalent).....	496,134	374,076	1,703,692	1,606,442	1,764,838	32.63	34.08
Non-interest income.....	3,148,657	3,350,881	12,795,238	11,068,069	10,405,187	-6.03	23.21
Adjusted operating income (tax equivalent).....	3,644,791	3,724,957	14,498,930	12,674,511	12,170,025	-2.15	24.58
Overhead expense.....	3,199,333	2,905,644	11,923,673	10,842,210	10,826,489	10.11	23.17
Provision for credit losses.....	10,904	7,320	12,501	35,022	25,947		
Securities gains (losses).....	-88	4,485	6,073	38,634	24,861		
Other tax equivalent adjustments.....	0	1	0	0	0	-100.00	
Pretax net operating income (tax equivalent).....	434,241	816,396	2,568,687	1,836,017	1,342,541	-46.81	30.59
Applicable income taxes.....	208,699	100,039	753,555	857,988	609,235	108.62	2036.78
Tax equivalent adjustments.....	743	735	3,193	2,772	3,373	1.09	
Applicable income taxes (tax equivalent).....	209,442	100,774	756,748	860,760	612,608	107.83	2044.38
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	224,799	715,622	1,811,939	975,257	729,933	-68.59	-30.35
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	224,799	715,622	1,811,939	975,257	729,933	-68.59	-30.35
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	224,799	715,622	1,811,939	975,257	729,933	-68.59	-30.35
Investment securities income (tax equivalent).....	62,885	52,115	206,427	241,427	275,703	20.67	178.82
US Treasury and agency securities (excluding mortgage-backed securities).....	22,893	19,105	88,747	87,607	96,775	19.83	201.90
Mortgage-backed securities.....	39,240	32,258	114,425	150,909	175,442	21.64	162.69
All other securities.....	752	752	3,255	2,911	3,486	0.00	2178.79
Cash dividends declared.....	265,528	465,124	3,788,415	944,617	595,276	-42.91	803.68
Common.....	229,000	431,000	3,653,000	769,000	450,000	-46.87	
Preferred.....	36,528	34,124	135,415	175,617	145,276	7.04	24.32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.33			1.33			1.35			1.71			3.24	4	11
Less: Interest expense	0.37			0.50			0.44			0.69			1.97	0.98	92
Equals: Net interest income (tax equivalent)	0.95			0.83			0.91			1.02			1.27	3.01	8
Plus: Non-interest income	6.05			7.44			6.86			7			7.51	1.32	97
Equals: adjusted operating income (tax equivalent)	7.01			8.27			7.77			8.02			8.78	4.41	96
Less: Overhead expense	6.15			6.45			6.39			6.86			7.81	2.69	98
Less: Provision for credit losses	0.02			0.02			0.01			0.02			0.02	0.15	15
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0			0.01			0			0.02			0.02	0.01	80
Plus: other tax equivalent adjustments	0			0			0			0			0	0	42
Equals: Pretax net operating income (tax equivalent)	0.84			1.81			1.38			1.16			0.97	1.56	10
Less: Applicable income taxes (tax equivalent)	0.40			0.22			0.41			0.54			0.44	0.36	78
Less: Minority interest	0			0			0			0			0	0	36
Equals: Net operating income	0.43			1.59			0.97			0.62			0.53	1.19	8
Plus: Net extraordinary items	0			0			0			0			0	0	50
Equals: Net income	0.43			1.59			0.97			0.62			0.53	1.19	8
Memo: Net income (last four quarters)	0.68			0.95			0.97			0.62			0.53	1.19	8
Net income—BHC and noncontrolling (minority) interest	0.43			1.59			0.97			0.62			0.53	1.20	7
Margin Analysis															
Average earning assets / Average assets	89.04			86.68			87.69			84.83			82.80	91.05	3
Average interest-bearing funds / Average assets	76.91			69.64			72.91			67.13			61.41	65.57	31
Interest income (tax equivalent) / Average earning assets	1.49			1.54			1.54			2.01			3.92	4.41	20
Interest expense / Average earning assets	0.42			0.58			0.50			0.81			2.38	1.08	94
Net interest income (tax equivalent) / Average earning assets	1.07			0.96			1.04			1.20			1.54	3.33	7
Yield or Cost															
Total loans and leases (tax equivalent)	2.18			2.27			2.26			2.71			3.72	5.09	3
Interest-bearing bank balances	0.19			0.12			0.14			0.16			1.33	2.04	15
Federal funds sold and reverse repos	0.57			0.96			0.73			1.31			5.24	2.44	91
Trading assets	1.36			1.11			1.15			1.73			3.23	0.99	86
Total earning assets	1.49			1.53			1.54			2.01			3.91	4.36	22
Investment securities (tax equivalent)	2.05			1.66			1.66			1.98			2.40	2.76	20
US Treasury and agency securities (excluding mortgage-backed securities)	1.87			1.72			1.85			2.36			2.19	2.32	47
Mortgage-backed securities	2.15			1.62			1.50			1.71			2.49	2.61	33
All other securities										831.71			906.63	4.06	99
Interest-bearing deposits	0.09			0.10			0.10			0.26			0.80	1.10	28
Time deposits of \$250K or more														1.96	
Time deposits < \$250K	1.31			2.51			1.83			2.94			3.08	1.82	99
Other domestic deposits	0.04			0.02			0.02			0.06			0.33	0.93	6
Foreign deposits														1.19	
Federal funds purchased and repos	2.70			3.65			3.46			4.76			14.26	1.86	97
Other borrowed funds and trading liabilities	1.26			1.36			1.29			1.57			2.89	2.38	76
All interest-bearing funds	0.48			0.72			0.60			1.03			3.20	1.49	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

4846998

RSSD Number

2

FR Dist.

9

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	3,148,657	3,350,881	12,795,238	11,068,069	10,405,187
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	68,588	124,260	236,745	221,173	286,098
Investment banking fees and commissions	2,496,747	2,782,714	11,012,462	9,041,639	8,238,440
Insurance activities revenue	12,402	12,507	51,059	48,028	62,183
Venture capital revenue	0	29	56	114	59
Net servicing fees	1,190	685	1,809	2,961	1,592
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-75	8	1,533	-246	-337
Other non-interest income	569,805	430,678	1,491,574	1,754,400	1,817,152
Total overhead expenses	3,199,333	2,905,644	11,923,673	10,842,210	10,826,489
Personnel expense	2,268,730	2,117,904	8,438,387	7,601,219	7,232,069
Net occupancy expense	214,372	203,723	857,532	817,080	568,004
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	54	54	215	35,122	39,949
Other operating expenses	716,177	583,963	2,627,539	2,388,789	2,986,467
Fee income on mutual funds and annuities	422,090	446,998	1,726,218	1,776,493	1,663,208
Memoranda					
Assets under management in proprietary mutual funds and annuities	43,831,637	57,084,573	49,691,819	54,807,699	63,423,657
Number of equivalent employees	20,864	20,980	20,796	20,913	20,502
Average personnel expense per employee	108.74	100.95	405.77	363.47	352.75
Average assets per employee	9,969.90	8,590.24	8,968.03	7,555.77	6,757.73

Analysis Ratios

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Mutual fund fee income / Non-interest income	13.41		13.34			13.49			16.05			15.98	2.72	96
Overhead expenses / Net Interest Income + non-interest income	87.80		78.02			82.26			85.56			88.98	61.29	95

Percent of Average Assets

Total overhead expense	6.15		6.45			6.39			6.86			7.81	2.69	98
Personnel expense	4.36		4.70			4.52			4.81			5.22	1.41	98
Net occupancy expense	0.41		0.45			0.46			0.52			0.41	0.28	91
Other operating expenses	1.38		1.30			1.41			1.53			2.18	0.97	92
Overhead less non-interest income	0.10		-0.99			-0.47			-0.14			0.30	1.32	9

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	87.78		78			82.24			85.54			88.96	60.64	95
Personnel expense	62.25		56.86			58.20			59.97			59.43	32.39	99
Net occupancy expense	5.88		5.47			5.91			6.45			4.67	6.52	16
Other operating expenses	19.65		15.68			18.12			19.12			24.87	21.20	77
Total non-interest income	86.39		89.96			88.25			87.33			85.50	29.23	95
Fiduciary activities income	0		0			0			0			0	1.97	14
Service charges on domestic deposit accounts	0		0			0			0			0	3.88	3
Trading revenue	1.88		3.34			1.63			1.75			2.35	1.18	83
Investment banking fees and commissions	68.50		74.70			75.95			71.34			67.69	3.54	98
Insurance activities revenue	0.34		0.34			0.35			0.38			0.51	0.47	75
Venture capital revenue	0		0			0			0			0	0.02	83
Net servicing fees	0.03		0.02			0.01			0.02			0.01	0.28	35
Net securitization income	0		0			0			0			0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0		0			0.01			0			0	1.86	10
Other non-interest income	15.63		11.56			10.29			13.84			14.93	10.04	78
Overhead less non-interest income	1.39		-11.95			-6.01			-1.78			3.46	31.06	8
Applicable income taxes / Pretax net operating income (tax equivalent)	48.06		12.25			29.34			46.73			45.38	20.56	97
Applicable income tax + TE / Pretax net operating income + TE	48.23		12.34			29.46			46.88			45.63	23.23	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	26,320,124	20,140,562	24,238,109	19,111,539	17,627,238	30.68	153.08
Commercial and industrial loans	9,631,906	7,324,567	9,534,432	5,922,432	5,383,831	31.50	83.05
Loans to individuals	42,081,032	33,235,728	40,953,148	30,504,381	23,644,981	26.61	70.50
Loans to depository institutions and acceptances of other banks	158,506	25,573	19,102	2,258	24	519.82	3176.95
Agricultural loans	0	0	0	0	0		
Other loans and leases	16,297,364	15,442,463	14,984,354	14,696,264	12,416,407	5.54	20.23
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	94,488,932	76,168,893	89,729,145	70,236,874	59,072,481	24.05	75.29
Less: Allowance for loan and lease losses	133,421	135,608	124,577	135,526	114,427	-1.61	10.70
Net loans and leases	94,355,511	76,033,285	89,604,568	70,101,348	58,958,054	24.10	75.44
Debt securities that reprice or mature in over 1 year	11,483,117	10,834,843	12,087,911	12,133,308	9,868,690	5.98	96.74
Mutual funds and equity securities	17,467	13,218	17,315	12,263	68,843	32.15	260.74
Subtotal	105,856,095	86,881,346	101,709,794	82,246,919	68,895,587	21.84	77.54
Interest-bearing bank balances	33,278,353	19,597,172	34,394,652	19,137,655	2,084,919	69.81	237.53
Federal funds sold and reverse repos	28,052,027	34,221,515	34,396,786	31,455,760	31,757,951	-18.03	-8.69
Debt securities that reprice or mature within 1 year	281,857	1,651,864	222,062	403,457	948,336	-82.94	-67.89
Trading assets	12,033,449	11,202,469	11,153,543	11,782,206	9,750,306	7.42	-25.21
Total earning assets	179,501,781	153,554,366	181,876,837	145,025,997	113,437,099	16.90	53.20
Non-interest-bearing cash and due from depository institutions	3,365,577	2,432,558	3,117,458	3,424,518	2,611,211	38.36	84.48
Premises, fixed assets, and leases	3,465,664	3,346,762	3,478,199	3,328,710	2,487,067	3.55	434.79
Other real estate owned	505	0	931	0	0		
Investment in unconsolidated subsidiaries	63,363	63,363	63,363	66,165	65,871	0.00	99.74
Intangible and other assets	24,744,840	23,387,162	21,180,852	20,514,946	20,713,243	5.81	19.58
Total assets	211,141,730	182,784,211	209,717,640	172,360,336	139,314,491	15.51	50.42
Quarterly average assets	208,011,977	180,223,297	198,558,080	165,528,006	140,902,874	15.42	47.11
Average loans and leases (YTD)	91,438,463	72,348,034	81,003,091	63,033,732	57,126,730	26.39	66.90
Memoranda							
Loans held-for-sale	0	0	0	0	923		-100.00
Loans not held-for-sale	94,488,932	76,168,893	89,729,145	70,236,874	59,071,558	24.05	75.30
Real estate loans secured by 1-4 family	24,750,897	19,542,309	22,911,958	18,635,689	17,290,711	26.65	138.63
Commercial real estate loans	1,569,226	598,253	1,326,151	475,135	333,545	162.30	6526.80
Construction and land development	439	2,126	439	1,835	1,345	-79.35	-54.65
Multifamily	566,897	218,911	457,366	214,464	171,328	158.96	2420.77
Nonfarm nonresidential	1,001,890	377,216	868,346	258,836	160,872	165.60	449178.03
Real estate loans secured by farmland	0	0	0	715	2,982		-100.00
Total investment securities	11,782,441	12,499,925	12,327,288	12,549,028	10,885,869	-5.74	75.35
U.S. Treasury securities	4,743,466	4,470,191	5,050,721	3,504,365	4,260,468	6.11	48.70
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	0	0	0	324	367		-100.00
Mortgage-backed securities	7,021,508	8,016,516	7,259,252	9,032,076	6,556,191	-12.41	99.27
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	17,467	13,218	17,315	12,263	68,843	32.15	260.74
Available-for-sale securities	6,917,313	7,586,125	7,486,269	7,712,915	5,822,210	-8.82	2.96
U.S. Treasury securities	2,286,211	2,114,582	2,645,387	1,099,146	1,867,931	8.12	-28.33
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	4,631,102	5,471,543	4,840,882	6,613,769	3,954,279	-15.36	31.43
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-141,615	193,856	118,942	317,028	172,980		
Available-for-sale securities appreciation (depreciation)	-450,346	53,423	-17,673	179,251	8,039		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		-100.00

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	11,631	6,639	10,237	7,417	7,022	75.19	427.00
NOW, ATS and transaction accounts	9,160,946	13,936,228	7,594,869	11,371,733	3,162,698	-34.27	619.20
Time deposits less brokered deposits < \$250K	-944,140	-7,451,579	0	-5,283,358	-336,195		
MMDA and other savings accounts	108,124,473	75,715,522	106,516,604	72,457,646	45,189,824	42.80	121.17
Other non-interest-bearing deposits	7,513,556	5,570,547	7,291,565	7,471,204	0	34.88	
Core deposits	123,866,466	87,777,357	121,413,275	86,024,642	48,023,349	41.11	146.92
Time deposits of \$250K or more	0	0	0	0	0		
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	7,701,254	10,373,873	6,477,965	8,198,355	5,740,483	-25.76	-2.29
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,595,277	5,894,820	7,859,310	3,911,688	4,129,728	-22.05	-53.61
Other borrowings w/remaining maturity over 1 year	26,911,711	21,344,380	25,327,750	20,557,462	17,758,805	26.08	33.69
Brokered deposits < \$250K	5,554,824	10,383,213	5,075,749	8,408,934	8,385,113	-46.50	2103.70
Noncore funding	44,763,066	47,996,286	44,740,774	41,076,439	36,014,129	-6.74	17.27
Trading liabilities	4,267,958	4,113,251	4,807,062	3,866,976	3,803,670	3.76	-12.66
Subordinated notes and debentures + trust preferred securities	0	600,000	0	600,000	600,000	-100.00	-100.00
Other liabilities	11,814,169	13,930,268	11,671,928	12,509,566	22,628,719	-15.19	-45.53
Total liabilities	184,711,659	154,417,162	182,633,039	144,077,623	111,069,867	19.62	59.91
Equity Capital							
Perpetual preferred stock (including surplus)	4,150,000	3,150,000	4,150,000	3,150,000	3,150,000	31.75	84.44
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	45,831,990	45,718,678	45,824,355	45,718,678	45,635,663	0.25	3.53
Retained earnings	-21,636,118	-19,368,396	-21,595,387	-19,618,894	-19,328,304		
Accumulated other comprehensive income	-1,015,802	-233,234	-394,368	-67,072	-312,736		
Other equity capital components	-900,000	-900,000	-900,000	-900,000	-900,000		
Total holding company equity capital	26,430,071	28,367,049	27,084,601	28,282,713	28,244,624	-6.83	6.33
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	26,430,071	28,367,049	27,084,601	28,282,713	28,244,624	-6.83	6.33
Total liabilities and capital	211,141,730	182,784,211	209,717,640	172,360,336	139,314,491	15.51	50.42
Memoranda							
Non-interest-bearing deposits	7,525,187	5,577,186	7,301,802	7,478,621	7,022	34.93	340869.05
Interest-bearing deposits	121,896,103	92,583,384	119,187,222	86,954,955	56,401,440	31.66	141.79
Total deposits	129,421,290	98,160,570	126,489,024	94,433,576	56,408,462	31.85	156.70
Long-term debt that reprices within 1 year	25,875,600	20,800,600	24,075,600	19,825,600	16,338,400	24.40	47.97
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	27,084,601	28,282,713	28,282,713	28,244,624	27,388,545		
Accounting restatements	1	97	97	-353,215	0		
Net income	224,799	715,622	1,811,939	975,257	729,933		
Net sale of new perpetual preferred stock	0	0	1,000,000	0	900,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	900,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	265,528	465,124	3,788,415	944,617	595,276		
Change in other comprehensive income	-621,435	-166,162	-327,295	245,656	249,659		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	7,633	-97	105,562	115,008	471,763		
Holding company equity capital, ending balance	26,430,071	28,367,049	27,084,601	28,282,713	28,244,624		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	12.47			11.02			11.56			11.09			12.65	37.78	15
Commercial and industrial loans	4.56			4.01			4.55			3.44			3.86	12.02	15
Loans to individuals	19.93			18.18			19.53			17.70			16.97	4.20	93
Loans to depository institutions and acceptances of other banks	0.08			0.01			0.01			0			0	0.04	59
Agricultural loans	0			0			0			0			0	0.24	11
Other loans and leases	7.72			8.45			7.15			8.53			8.91	5.01	80
Net loans and leases	44.69			41.60			42.73			40.67			42.32	63.77	13
Debt securities over 1 year	5.44			5.93			5.76			7.04			7.08	14.60	14
Mutual funds and equity securities	0.01			0.01			0.01			0.01			0.05	0.06	61
Subtotal	50.14			47.53			48.50			47.72			49.45	79.65	11
Interest-bearing bank balances	15.76			10.72			16.40			11.10			1.50	3.06	35
Federal funds sold and reverse repos	13.29			18.72			16.40			18.25			22.80	1.57	95
Debt securities 1 year or less	0.13			0.90			0.11			0.23			0.68	1.91	35
Trading assets	5.70			6.13			5.32			6.84			7	1.19	88
Total earning assets	85.01			84.01			86.72			84.14			81.43	89.53	6
Non-interest cash and due from depository institutions	1.59			1.33			1.49			1.99			1.87	1.14	92
Other real estate owned	0			0			0			0			0	0.03	4
All other assets	13.39			14.66			11.79			13.87			16.70	9.27	92
Memoranda															
Short-term investments	29.18			30.35			32.91			29.59			24.97	7.63	88
U.S. Treasury securities	2.25			2.45			2.41			2.03			3.06	1.03	80
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	0.54	13
Municipal securities	0			0			0			0			0	1.34	16
Mortgage-backed securities	3.33			4.39			3.46			5.24			4.71	11.44	15
Asset-backed securities	0			0			0			0			0	0.28	25
Other debt securities	0			0			0			0			0	0.39	9
Loans held-for-sale	0			0			0			0			0	0.39	15
Loans held for investment	44.75			41.67			42.79			40.75			42.40	63.50	13
Real estate loans secured by 1-4 family	11.72			10.69			10.93			10.81			12.41	13.29	47
Revolving	0			0			0			0			0	2.07	3
Closed-end, secured by first liens	11.72			10.69			10.93			10.81			12.41	10.69	61
Closed-end, secured by junior liens	0			0			0			0			0	0.28	3
Commercial real estate loans	0.74			0.33			0.63			0.28			0.24	22.23	5
Construction and land development	0			0			0			0			0	3.44	7
Multifamily	0.27			0.12			0.22			0.12			0.12	3.01	8
Nonfarm nonresidential	0.47			0.21			0.41			0.15			0.12	14.69	5
Real estate loans secured by farmland	0			0			0			0			0	0.36	23

BHC Name

City/State

4846998

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RSSD Number

FR Dist.

Peer #

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	27.86			26.44			27.01			27.21			29.84	57.46	13
Real estate loans secured by 1-4 family	26.19			25.66			25.53			26.53			29.27	20.75	77
Revolving	0			0			0			0			0	3.15	3
Closed-end	26.19			25.66			25.53			26.53			29.27	17.39	86
Commercial real estate loans	1.66			0.79			1.48			0.68			0.56	33.52	5
Construction and land development	0			0			0			0			0	5.09	7
1-4 family	0			0			0			0			0	0.94	7
Other	0			0			0			0			0	4.02	8
Multifamily	0.60			0.29			0.51			0.31			0.29	4.69	8
Nonfarm nonresidential	1.06			0.50			0.97			0.37			0.27	22.15	5
Owner-occupied	0.03			0.06			0.03			0.07			0.01	7.72	8
Other	1.03			0.43			0.94			0.30			0.27	14.34	6
Real estate loans secured by farmland	0			0			0			0			0.01	0.55	23
Loans to depository institutions and acceptances of other banks	0.17			0.03			0.02			0			0	0.11	59
Commercial and industrial loans	10.19			9.62			10.63			8.43			9.11	19.53	15
Loans to individuals	44.54			43.63			45.64			43.43			40.03	7.13	93
Credit card loans	0.25			0.26			0.29			0.32			0.43	0.81	67
Agricultural loans	0			0			0			0			0	0.37	11
Other loans and leases	17.25			20.27			16.70			20.92			21.02	9.85	84
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	153.84			112.53			141.12			108.80			117.06	391.26	12
Real estate loans secured by 1-4 family	144.67			109.19			133.40			106.09			114.82	138.18	42
Revolving	0			0			0			0			0	21.26	2
Closed-end	144.67			109.19			133.40			106.09			114.82	115.20	51
Commercial real estate loans	9.17			3.34			7.72			2.70			2.22	229.44	4
Construction and land development	0			0.01			0			0.01			0.01	34.95	6
1-4 family	0			0			0			0			0	6.61	6
Other	0			0.01			0			0.01			0.01	27.32	7
Multifamily	3.31			1.22			2.66			1.22			1.14	31.04	8
Nonfarm nonresidential	5.86			2.11			5.06			1.47			1.07	152.10	4
Owner-occupied	0.15			0.27			0.15			0.28			0.02	53.07	6
Other	5.71			1.84			4.91			1.20			1.05	97.41	4
Real estate loans secured by farmland	0			0			0			0			0.02	3.60	22
Loans to depository institutions and acceptances of other banks	0.93			0.14			0.11			0.01			0	0.44	58
Commercial and industrial loans	56.30			40.92			55.51			33.71			35.75	122.02	10
Loans to individuals	245.97			185.69			238.44			173.65			157.02	43.51	92
Credit card loans	1.40			1.11			1.49			1.28			1.69	4.34	62
Agricultural loans	0			0			0			0			0	2.18	11
Other loans and leases	95.26			86.28			87.24			83.66			82.46	52.44	75
Supplemental															
Non-owner occupied CRE loans / Gross loans	7.57			6.76			7.59			6.48			6.57	26.45	8
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	41.80			28.79			39.66			25.90			25.79	178.57	11
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	41.95			29.06			39.81			26.17			25.81	236.10	9

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	29.18			30.35			32.91			29.59			24.97	7.63	88
Liquid assets	41.91			43.73			45.48			45.45			40.93	22.44	85
Investment securities	5.58			6.84			5.88			7.28			7.81	16.99	12
Net loans and leases	44.69			41.60			42.73			40.67			42.32	63.77	13
Net loans, leases and standby letters of credit	44.90			41.76			42.88			40.84			42.48	64.84	11
Core deposits	58.67			48.02			57.89			49.91			34.47	63.09	11
Noncore funding	21.20			26.26			21.33			23.83			25.85	19.36	73
Time deposits of \$250K or more	0			0			0			0			0	2.94	2
Foreign deposits	0			0			0			0			0	0.43	38
Federal funds purchased and repos	3.65			5.68			3.09			4.76			4.12	1.94	79
Secured federal funds purchased	0			0			0			0			0	0	49
Net federal funds purchased (sold)	-9.64			-13.05			-13.31			-13.49			-18.68	0.48	2
Commercial paper	0			0			0			0			0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.18			3.23			3.75			2.27			2.96	3.01	53
Earning assets that reprice within 1 year	57.21			58.06			59.75			55.48			53.26	39.29	87
Interest-bearing liabilities that reprice within 1 year	1.19			0.78			1.20			0.81			4.24	10.19	14
Long-term debt that reprices within 1 year	12.26			11.38			11.48			11.50			11.73	0.96	94
Net assets that reprice within 1 year	43.77			45.90			47.07			43.17			37.30	26.63	80
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.92			-8.60			-23.86			-12.06			1.78	14.45	17
Net short-term noncore funding dependence	-44.05			-34.73			-52.03			-39.16			-27.12	3.38	7
Short-term investment / Short-term noncore funding	411.09			219.25			428.95			271.47			215.97	77.77	87
Liquid assets - short-term noncore funding / Nonliquid assets	59.93			53.13			69.34			63.34			49.71	16.97	88
Net loans and leases / Total deposits	72.91			77.46			70.84			74.23			104.52	90.31	86
Net loans and leases / Core deposits	76.18			86.62			73.80			81.49			122.77	103.93	81
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.83			1.09			0.70			1.82			1.16	0.72	75
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.65			0.30			-0.10			1.03			0.05	1.36	14
Structured notes appreciation (depreciation) / Tier 1 capital													0		
Percent of Investment Securities															
Held-to-maturity securities	41.14			39.20			39.13			38.44			45.88	12.67	89
Available-for-sale securities	58.71			60.69			60.73			61.46			53.48	85.40	10
U.S. Treasury securities	40.26			35.76			40.97			27.93			39.14	6.15	92
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	3.49	13
Municipal securities	0			0			0			0			0	7.75	16
Mortgage-backed securities	59.59			64.13			58.89			71.97			60.23	67.43	38
Asset-backed securities	0			0			0			0			0	1.66	24
Other debt securities	0			0			0			0			0	2.94	9
Mutual funds and equity securities	0.15			0.11			0.14			0.10			0.63	0.40	70
Debt securities 1 year or less	2.39			13.21			1.80			3.22			8.71	11.86	53
Debt securities 1 to 5 years	9.92			10.55			10.79			10.33			11.75	17.94	48
Debt securities over 5 years	87.54			76.13			87.27			86.36			78.91	66.02	60
Pledged securities	0			0			0			0			0	30.57	2
Structured notes, fair value	0			0			0			0			0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	11.07			9.20			35.33			46.58			-9.93	26.69	23
Investment securities	-5.74			5.29			-1.77			15.28			-2.44	11.75	21
Core deposits	41.11			39.98			41.14			79.13			4.55	11.23	29
Noncore funding	-6.74			14.53			8.92			14.06			-16.08	6.59	19

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			7,063,383	8,362,207	10,496,487
Commit: Secured commercial real estate loans	78,937	24,173	72,026	5,665	66,855
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			1,831,922	1,773,445	1,884,268
Securities underwriting	0	0	0	0	0
Standby letters of credit	445,977	304,501	322,789	289,230	219,514
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	12,133,816	15,832,416	12,139,017	13,021,940	40,908,075
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	5,152,850	24,348,252	5,067,160	30,387,844	1,846,421
Derivative Contracts					
Interest rate futures and forward contracts	496,897	604,072	532,801	1,356,526	680,927
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	1,000	0	1,001,000	0	0
Interest rate swaps	54,612,500	26,110,600	43,986,600	26,453,000	28,555,200
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	1,818,338	2,087,843	880,037	1,451,963	1,407,330
Commodity and other futures and forward contracts	0	0	0	0	18,543
Written options contracts (commodity and other)	56,001	14,613	82,867	110,569	15,066
Purchased options contracts (commodity and other)	56,001	14,613	82,867	110,569	15,066
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)							3.37			4.85			7.53	23.52	7
Standby letters of credit	0.21			0.17			0.15			0.17			0.16	0.84	14
Commercial and similar letters of credit	0			0			0			0			0	0.02	17
Securities lent	5.75			8.66			5.79			7.56			29.36	0.40	95
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.44			13.32			2.42			17.63			1.33	0.45	89
Derivative contracts	27.02			15.77			22.20			17.11			22.03	68.47	53
Interest rate contracts	26.10			14.62			21.71			16.13			20.99	47.31	55
Interest rate futures and forward contracts	0.24			0.33			0.25			0.79			0.49	10.67	50
Written options contracts (interest rate)	0			0			0			0			0	2.47	10
Purchased options contracts (interest rate)	0			0			0.48			0			0	2.65	22
Interest rate swaps	25.87			14.28			20.97			15.35			20.50	28.86	65
Foreign exchange contracts	0.86			1.14			0.42			0.84			1.01	10.12	69
Futures and forward foreign exchange contracts	0			0			0			0			0	5.23	23
Written options contracts (foreign exchange)	0			0			0			0			0	0.05	39
Purchased options contracts (foreign exchange)	0			0			0			0			0	0.08	39
Foreign exchange rate swaps	0.86			1.14			0.42			0.84			1.01	2.03	85
Equity, commodity, and other derivative contracts	0.05			0.02			0.08			0.13			0.03	3.32	65
Commodity and other futures and forward contracts	0			0			0			0			0.01	0.19	82
Written options contracts (commodity and other)	0.03			0.01			0.04			0.06			0.01	0.98	72
Purchased options contracts (commodity and other)	0.03			0.01			0.04			0.06			0.01	0.94	70
Commodity and other swaps	0			0			0			0			0	0.38	35

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							8.72			13.27			18.37	45.53	12
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Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	57,040,737	28,831,741	46,566,172	29,482,627	30,692,132
Interest rate contracts	55,110,397	26,714,672	45,520,401	27,809,526	29,236,127
Foreign exchange contracts	1,818,338	2,087,843	880,037	1,451,963	1,407,330
Equity, commodity, and other contracts	112,002	29,226	165,734	221,138	48,675
Derivatives Position					
Futures and forwards	496,897	604,072	532,801	1,356,526	699,470
Written options	56,001	14,613	82,867	110,569	15,066
Exchange-traded	0	0	0	0	0
Over-the-counter	56,001	14,613	82,867	110,569	15,066
Purchased options	57,001	14,613	1,083,867	110,569	15,066
Exchange-traded	0	0	0	0	0
Over-the-counter	57,001	14,613	1,083,867	110,569	15,066
Swaps	56,430,838	28,198,443	44,866,637	27,904,963	29,962,530
Held for trading	9,884,037	10,568,041	11,620,372	13,644,527	15,801,932
Interest rate contracts	7,953,697	8,450,972	10,574,601	11,971,426	14,345,927
Foreign exchange contracts	1,818,338	2,087,843	880,037	1,451,963	1,407,330
Equity, commodity, and other contracts	112,002	29,226	165,734	221,138	48,675
Non-traded	47,156,700	18,263,700	34,945,800	15,838,100	14,890,200
Interest rate contracts	47,156,700	18,263,700	34,945,800	15,838,100	14,890,200
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,749,797,736	1,977,609,675	1,897,162,737	1,702,488,356	2,376,479,608
One year or less	2,176,403,497	1,239,639,406	1,286,385,479	1,040,300,433	1,641,275,821
Over 1 year to 5 years	392,209,551	552,054,364	433,233,620	485,685,813	557,547,398
Over 5 years	181,184,688	185,915,905	177,543,638	176,502,110	177,656,389
Gross negative fair value (absolute value)	86,360	12,410	44,563	72,448	14,152
Gross positive fair value	80,237	29,258	42,402	63,470	7,777
Held for trading	80,153	29,235	42,378	61,463	6,814
Non-traded	84	23	24	2,007	963
Current credit exposure on risk-based capital derivative contracts	43,473,552	40,351,852	45,295,337	39,253,591	33,654,147
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	96.62			92.66			97.75			94.33			95.26	93.44	33
Foreign exchange contracts	3.19			7.24			1.89			4.92			4.59	3.20	76
Equity, commodity, and other contracts	0.20			0.10			0.36			0.75			0.16	1.64	66
Futures and forwards	0.87			2.10			1.14			4.60			2.28	13.49	33
Written options	0.10			0.05			0.18			0.38			0.05	5.91	13
Exchange-traded	0			0			0			0			0	0.15	42
Over-the-counter	0.10			0.05			0.18			0.38			0.05	5.10	14
Purchased options	0.10			0.05			2.33			0.38			0.05	4.42	37
Exchange-traded	0			0			0			0			0	0.28	39
Over-the-counter	0.10			0.05			2.33			0.38			0.05	3.35	38
Swaps	98.93			97.80			96.35			94.65			97.62	69.75	82
Held for trading	17.33			36.65			24.95			46.28			51.49	44.16	49
Interest rate contracts	13.94			29.31			22.71			40.61			46.74	37.24	54
Foreign exchange contracts	3.19			7.24			1.89			4.92			4.59	1.60	85
Equity, commodity, and other contracts	0.20			0.10			0.36			0.75			0.16	0.83	78
Non-traded	82.67			63.35			75.05			53.72			48.51	55.84	50
Interest rate contracts	82.67			63.35			75.05			53.72			48.51	52.22	52
Foreign exchange contracts	0			0			0			0			0	0.34	33
Equity, commodity, and other contracts	0			0			0			0			0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	4,820.76			6,859.14			4,074.12			5,774.55			7,742.96	93.86	99
One year or less	3,815.52			4,299.56			2,762.49			3,528.52			5,347.55	32.17	99
Over 1 year to 5 years	687.60			1,914.75			930.36			1,647.36			1,816.58	30.45	99
Over 5 years	317.64			644.83			381.27			598.66			578.83	28.09	99
Gross negative fair value (absolute value)	0.15			0.04			0.10			0.25			0.05	0.83	6
Gross positive fair value	0.14			0.10			0.09			0.22			0.03	1.19	4
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01			0			0			0			0	0.06	12
Gross positive fair value (X)	0			0			0			0			0	0.07	8
Held for trading (X)	0			0			0			0			0	0.06	40
Non-traded (X)	0			0			0			0			0	0.01	16
Current credit exposure (X)	2.56			2.27			2.66			2.25			2.25	0.05	99
Credit losses on derivative contracts	0			0			0			0			0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0	0	47
90+ days past due	0			0			0			0			0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	59.84			58.08			62.07			61.40			62.26	0.73	99

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	124,577	135,526	135,526	114,427	113,650
Gross losses	2,260	7,442	24,415	24,404	25,555
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	200	204	965	723	385
Net losses	2,060	7,238	23,450	23,681	25,170
Provision for loan and lease losses	10,904	7,320	12,501	35,022	25,947
Adjustments	0	0	0	9,758	0
Ending balance	133,421	135,608	124,577	135,526	114,427
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	0.02			0.02			0.01			0.02			0.02	0.15	15
Provision for loan and lease losses / Average loans and leases	0.05			0.04			0.02			0.06			0.05	0.24	17
Provision for loan and lease losses / Net loan and lease losses	529.32			101.13			53.31			147.89			103.09	130.58	35
Allowance for loan and lease losses / Total loans and leases not held for sale	0.14			0.18			0.14			0.19			0.19	0.83	1
Allowance for loan and lease losses / Total loans and leases	0.14			0.18			0.14			0.19			0.19	0.81	1
Allowance for loan and lease losses / Net loans and leases losses (X)	16.19			4.68			5.31			5.72			4.55	8.03	49
Allowance for loan and lease losses / Nonaccrual assets	12.42			53.79			14.01			50.38			112.27	218.72	28
ALLL / 90+ days past due + nonaccrual loans and leases	104.50			73.17			87.15			68.69			78.37	151.73	26
Gross loan and lease losses / Average loans and leases	0.01			0.04			0.03			0.04			0.04	0.28	10
Recoveries / Average loans and leases	0			0			0			0			0	0.08	3
Net losses / Average loans and leases	0.01			0.04			0.03			0.04			0.04	0.21	20
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0	0	40
Recoveries / Prior year-end losses	0.82			0.84			3.95			2.83			2.01	36.22	4
Earnings coverage of net loan and lease losses (X)	215.73			113.70			109.94			78.89			54.24	24.40	86

Net Loan and Lease Losses By Type

Real estate loans	0			0			0			0.01			0	0.01	38
Real estate loans secured by 1-4 family	0			0			0			0.01			0	0.01	42
Revolving														0.02	
Closed-end	0			0			0			0.01			0	0	45
Commercial real estate loans	0			0			0			0			0	0.01	38
Construction and land development	0			0			0			0			0	-0.01	60
1-4 family	0			0			0			0			0	0	55
Other	0			0			0			0			0	-0.01	61
Multifamily	0			0			0			0			0	0	56
Nonfarm nonresidential	0			0			0			0			0	0.02	38
Owner-occupied	0			0			0			0			0	0.01	45
Other	0			0			0			0			0	0.01	40
Real estate loans secured by farmland										0			0	0.01	48
Commercial and industrial loans	0			0.02			0.01			0.01			0	0.37	4
Loans to individuals	0			0			0			0.01			0.01	1.17	1
Credit card loans	0.25			0.71			0.23			0.60			0.59	3.11	14
Agricultural loans														0.08	
Loans to foreign governments and institutions														0	
Other loans and leases	0.04			0.17			0.15			0.13			0.19	0.15	70

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	37,753	79,734	19,018	67,685	49,201
90+ days past due loans and leases	33,716	45,970	34,808	61,606	44,500
Nonaccrual loans and leases	93,961	139,370	108,131	135,701	101,511
Total past due and nonaccrual loans and leases	165,430	265,074	161,957	264,992	195,212
Restructured 30–89 days past due	80	23	119	176	4
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	5,279	0	5,332	34,750
Total restructured loans and leases	80	5,302	119	5,508	34,754
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	557	1,147	545	1,154	422
Other real estate owned	505	0	931	0	0
Other Assets					
30–89 days past due	74,564	21,968	12,281	12,109	8,240
90+ days past due	6,861	3,328	4,790	2,808	14,055
Nonaccrual	980,393	112,715	781,315	133,299	409
Total other assets past due and nonaccrual	1,061,818	138,011	798,386	148,216	22,704

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.04			0.10			0.02			0.10			0.08	0.43	10
90+ days past due loans and leases	0.04			0.06			0.04			0.09			0.08	0.15	53
Nonaccrual loans and leases	0.10			0.18			0.12			0.19			0.17	0.51	13
90+ days past due and nonaccrual loans and leases	0.14			0.24			0.16			0.28			0.25	0.71	11
30–89 days past due restructured	0			0			0			0			0	0.01	26
90+ days past due restructured	0			0			0			0			0	0.01	29
Nonaccrual restructured	0			0.01			0			0.01			0.06	0.14	37
30–89 days past due loans held for sale	0			0			0			0			0	0	38
90+ days past due loans held for sale	0			0			0			0			0	0	42
Nonaccrual loans held for sale	0			0			0			0			0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.12			0.13			0.03			0.11			0.10	0.43	10
90+ days past due assets	0.04			0.06			0.04			0.09			0.10	0.15	61
Nonaccrual assets	1.12			0.33			0.98			0.38			0.17	0.53	13
30+ days past due and nonaccrual assets	1.28			0.53			1.06			0.59			0.37	1.19	7
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.53			0.16			0.44			0.19			0.12	0.44	11
90+ days past due and nonaccrual assets + other real estate owned	0.53			0.16			0.44			0.19			0.12	0.48	10
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.05			0.08			0.05			0.08			0.07	0.53	6
Allowance for loan and lease losses	71.28			103.64			88.08			101.11			89.08	115.41	42
Equity capital + allowance for loan and lease losses	0.36			0.49			0.40			0.48			0.36	4.28	3
Tier 1 capital + allowance for loan and lease losses	0.56			0.79			0.64			0.78			0.68	5.65	5
Loans and leases + other real estate owned	0.10			0.18			0.12			0.20			0.17	0.85	6

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.01			0.06			0.02			0.22			0.10	0.38	12
	90+ days past due	0			0			0			0			0	0.16	13
	Nonaccrual	0.07			0.20			0.10			0.27			0.16	0.46	17
Commercial and industrial	30–89 days past due	0			0			0			0			0	0.31	2
	90+ days past due	0			0			0			0			0	0.05	14
	Nonaccrual	0			0			0			0			0	0.83	3
Individuals	30–89 days past due	0			0			0			0			0.01	0.83	12
	90+ days past due	0			0			0			0			0	0.17	37
	Nonaccrual	0			0.06			0			0.02			0	0.17	11
Depository institution loans	30–89 days past due	0			0			0			0			0	0	47
	90+ days past due	0			0			0			0			0	0	49
	Nonaccrual	0			0			0			0			0	0	48
Agricultural	30–89 days past due														0.24	
	90+ days past due														0	
	Nonaccrual														0.67	
Foreign governments	30–89 days past due														0.07	
	90+ days past due														0	
	Nonaccrual														0.03	
Other loans and leases	30–89 days past due	0.21			0.43			0.09			0.17			0.24	0.20	64
	90+ days past due	0.20			0.29			0.23			0.41			0.35	0.01	96
	Nonaccrual	0.47			0.52			0.56			0.54			0.60	0.13	90

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.01			0.06			0.02			0.22			0.11	0.67	7
	90+ days past due	0			0			0			0			0	0.31	14
	Nonaccrual	0.07			0.20			0.10			0.28			0.16	0.73	12
Revolving	30–89 days past due														0.45	
	90+ days past due														0.05	
	Nonaccrual														1	
Closed-end	30–89 days past due	0.01			0.06			0.02			0.22			0.11	0.70	7
	90+ days past due	0			0			0			0			0	0.35	16
	Nonaccrual	0.07			0.20			0.10			0.28			0.16	0.70	14
Junior lien	30–89 days past due	0			0			0			0			0	0.02	9
	90+ days past due	0			0			0			0			0	0	29
	Nonaccrual	0			0			0			0			0	0.04	8
Commercial real estate	30–89 days past due	0			0			0			0			0	0.18	4
	90+ days past due	0			0			0			0			0	0.03	19
	Nonaccrual	0			0			0			0			0	0.23	5
Construction and development	30–89 days past due	0			0			0			0			0	0.28	12
	90+ days past due	0			0			0			0			0	0.02	33
	Nonaccrual	0			0			0			0			0	0.20	12
1–4 family	30–89 days past due	0			0			0			0			0	0.06	25
	90+ days past due	0			0			0			0			0	0	41
	Nonaccrual	0			0			0			0			0	0.02	30
Other	30–89 days past due	0			0			0			0			0	0.20	15
	90+ days past due	0			0			0			0			0	0.01	35
	Nonaccrual	0			0			0			0			0	0.17	14
Multifamily	30–89 days past due	0			0			0			0			0	0.08	19
	90+ days past due	0			0			0			0			0	0	41
	Nonaccrual	0			0			0			0			0	0.05	21
Nonfarm non-residential	30–89 days past due	0			0			0			0			0	0.14	5
	90+ days past due	0			0			0			0			0	0.03	22
	Nonaccrual	0			0			0			0			0	0.28	5
Owner Occupied	30–89 days past due	0			0			0			0			0	0.07	8
	90+ days past due	0			0			0			0			0	0.01	26
	Nonaccrual	0			0			0			0			0	0.16	7
Other	30–89 days past due	0			0			0			0			0	0.07	9
	90+ days past due	0			0			0			0			0	0.01	30
	Nonaccrual	0			0			0			0			0	0.10	9
Farmland	30–89 days past due										0			0	0.23	23
	90+ days past due										0			0	0.01	42
	Nonaccrual										0			0	0.84	19
Credit card	30–89 days past due	0.27			0.50			0.26			0.35			0.52	1.19	16
	90+ days past due	0.15			0.23			0.19			0.37			0.42	0.78	36
	Nonaccrual	0			0			0			0			0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	44,931,991	44,818,679	44,924,356	44,818,679	44,735,664
Retained earnings	-21,636,118	-19,368,396	-21,595,387	-19,618,894	-19,328,304
Accumulated other comprehensive income (AOCI)	-1,015,802	-233,234	-394,368	-67,072	-312,736
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	22,280,071	25,217,049	22,934,601	25,132,713	25,094,624
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	9,669,932	10,694,228	9,720,070	10,800,783	11,965,886
Accumulated other comprehensive income-related adjustments	-1,015,802	-233,234	-394,368	-67,072	-312,736
Other deductions from common equity tier 1 capital	49,297	39,991	67,839	14,643	0
Subtotal:	13,576,644	14,716,064	13,541,060	14,384,359	13,441,474
Adjustments and deductions for common equity tier 1 capital	651,060	0	539,408	0	1,545,597
Common equity tier 1 capital	12,925,584	14,716,064	13,001,652	14,384,359	11,895,877
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	4,150,000	3,150,000	4,150,000	3,150,000	3,150,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	4,150,000	3,150,000	4,150,000	3,150,000	3,150,000
Less: Additional tier 1 capital deductions	100,700	103,487	100,700	103,487	101,936
Additional tier 1 capital	4,049,300	3,046,513	4,049,300	3,046,513	3,048,064
Tier 1 Capital	16,974,884	17,762,577	17,050,952	17,430,872	14,943,941
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	600,000	0	600,000	600,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	133,421	135,608	124,577	135,526	114,427
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	133,421	735,608	124,577	735,526	714,427
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	133,421	735,608	124,577	735,526	714,427
Exited advanced approach tier 2 capital					
Total capital	17,108,305	18,498,185	17,175,529	18,166,398	15,658,368
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	208,011,977	180,223,297	198,558,080	165,528,006	140,902,874
Less: Deductions from common equity tier 1 capital	10,470,989	10,837,706	10,428,016	10,918,913	13,613,419
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	197,540,988	169,385,591	188,130,064	154,609,093	127,289,455
Total risk-weighted assets	72,645,942	69,481,192	72,978,591	63,929,408	54,057,360
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	17.79			21.18			17.82			22.50			22.01	12.11	96
Common equity tier 1 capital, column B	0			0			0			0			0	0.29	46
Tier 1 capital, column A	23.37			25.56			23.36			27.27			27.64	12.78	97
Tier 1 capital, column B	0			0			0			0			0	0.34	46
Total capital, column A	23.55			26.62			23.54			28.42			28.97	14.36	97
Total capital, column B	0			0			0			0			0	0.38	46
Tier 1 leverage	8.59			10.49			9.06			11.27			11.74	9.76	89
Supplementary leverage ratio, advanced approaches HCs	7.60			11.13			8.04			11.62				7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	345,541	0	332,148	264,984	-100.00	-100.00
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	345,541	0	332,148	264,984	-100.00	-100.00
Reinsurance recoverables (L/H)		112,807		99,433	100,281		
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	226,935	0	226,956	164,280	-100.00	-100.00
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	226,935	0	226,956	164,280	-100.00	-100.00
Total insurance underwriting net income	0	-5	0	80,343	14,749		-100.00
Total property and casualty	0	0	0	0	0		
Total life and health	0	-5	0	80,343	14,749		-100.00
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	112,826	0	99,452	100,308	-100.00	-100.00
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	12,402	12,507	51,059	48,028	62,183	-0.84	-24.67
Other insurance activities income	12,402	12,072	51,059	46,247	60,502	2.73	-22.12
Insurance and reinsurance underwriting income	0	435	0	1,781	1,681	-100.00	-100.00
Premiums	0	435	0	1,781	1,681	-100.00	-100.00
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	435	0	1,781	1,681	-100.00	-100.00
Insurance benefits, losses, expenses	0	207	0	1,296	1,507	-100.00	-100.00
Net assets of insurance underwriting subsidiaries	0	340,161	0	168,996	261,951	-100.00	-100.00
Life insurance assets	0	0	0	0	0		

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0.19			0			0.19			0.19	0.01	93
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..				0						0			0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..				100						100			100	48.53	81
Separate account assets (L/H) / Total life assets				0						0			0	7.26	42
Insurance activities revenue / Adjusted operating income	0.34			0.34			0.35			0.38			0.51	0.47	75
Premium income / Insurance activities revenue	0			3.48			0			3.71			2.70	7.32	80
Credit related premium income / Total premium income				0						0			0	34.91	29
Other premium income / Total premium income				100						100			100	65.09	70
Insurance underwriting net income / Consolidated net income	0			0			0			8.24			2.02	0.08	94
Insurance net income (P/C) / Equity (P/C)														19.86	
Insurance net income (L/H) / Equity (L/H)				-0.01						35.40			8.98	5.13	66
Insurance benefits, losses, expenses / Insurance premiums				47.59						72.77			89.65	233.61	55
Reinsurance recovery (P/C) / Total assets (P/C)														0.15	
Reinsurance recovery (L/H) / Total assets (L/H)				32.65						29.94			37.84	0.15	95
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0.19			0			0.10			0.19	0	96
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0	11.51	3

Broker-Dealer Activities

Net assets of broker-dealer subsidiaries (\$000)	66,388,766		68,278,961		66,445,206		62,471,238		56,960,001		
Net assets of broker-dealer subsidiaries / Consolidated assets	31.44		37.35		31.68		36.24		40.89	1.39	96

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Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	663,123	255,464	537,369	131,602	199,270
Real estate loans	0	0	0	0	0
Commercial and industrial loans	516,017	188,972	521,169	97,614	142,680
Loans to depository institutions and other banks acceptances	147,106	23,052	16,200	450	4
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	34,267	0	30,629	56,303
Agricultural loans	0	0	0	0	0
Other foreign loans	0	9,173	0	2,909	283
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	798	2,682	787	3,098	5,714
Total selected foreign assets	663,921	258,146	538,156	134,700	204,984
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

Analysis Ratios

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	0		0.54			0			0.99			2.69	1.25	74
Cost: Interest-bearing deposits													1.19	

Net Losses as a Percent of Foreign Loans by Type

Real estate loans													27.03	
Commercial and industrial loans													0.29	
Foreign governments and institutions													0	

Growth Rates

Net loans and leases	159.58		97.23		308.33		-33.96		16.50	22.48	72
Total selected assets	157.19		79.99		299.52		-34.29		19.84	12.40	77
Deposits										10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities	0	0	0	0	0	0		0
1–4 family residential loans	0	0	0	0	0	0		0
Home equity lines	0	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0	0		0
Auto loans	0	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	1	448	0	1,894	-100.00	
Dividends	0	0	0	0	0		
Interest	0	1	448	0	1,894	-100.00	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	59,603	56,737	237,408	5,347,612	713,426	5.05	-38.45
Dividends	3,000	0	3,000	5,000,000	0		
Interest	56,603	56,737	234,407	346,541	713,426	-0.24	-41.55
Management and service fees	0	0	0	0	0		
Other income	0	0	1	1,071	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	59,603	56,738	237,856	5,347,612	715,320	5.05	-38.45
Securities gains (losses)	0	0	0	0	0		
Other operating income	15,437	11,559	71,280	205,859	243,698	33.55	278.54
Total operating income	75,040	68,297	309,136	5,553,471	959,018	9.87	-25.64
Operating Expenses							
Personnel expenses	405	405	1,732	1,654	1,652	0.00	224.00
Interest expense	83,766	79,257	318,537	430,502	774,933	5.69	-6.38
Other expenses	1,134	1,408	4,905	7,164	23,516	-19.46	4.42
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	85,305	81,070	325,174	439,320	800,101	5.22	-5.93
Income (loss) before taxes	-10,265	-12,773	-16,038	5,114,151	158,917		
Applicable income taxes (credit)	0	0	0	4,297	79,976		
Extraordinary items							
Income before undistributed income of subsidiaries	-10,265	-12,773	-16,038	5,109,854	78,941		
Equity in undistributed income of subsidiaries	235,063	728,395	1,827,976	-4,134,597	650,992	-67.73	-24.78
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	235,063	728,395	1,827,976	-4,134,597	650,992	-67.73	-24.78
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	224,798	715,622	1,811,938	975,257	729,933	-68.59	-30.35
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	238,063	728,395	1,830,976	865,403	650,992	-67.32	-23.82
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	49,582,689	86.70	47,829,075	86.56	52,244,946	87.53	45,969,075	43,140,651	3.67	8.04
Common and preferred stock	21,792,470	38.11	21,127,098	38.24	22,171,207	37.15	20,564,865	24,407,055	3.15	10.89
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	27,734,015	48.50	26,674,018	48.28	30,030,368	50.31	25,372,387	18,689,510	3.97	5.75
Other receivables	56,204	0.10	27,959	0.05	43,371	0.07	31,823	44,086	101.02	311.12
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	4,847,660	8.48	4,900,582	8.87	4,823,704	8.08	4,823,526	4,994,450	-1.08	
Securities purchased (reverse repos)	1,647,184	2.88	1,188,503	2.15	1,649,751	2.76	922,465	1,016,797		4.06
Cash and due from affiliated depository institution	870	0	83,492	0.15	53,723	0.09	82,582	22,557	-98.96	-95.86
Cash and due from unrelated depository institution	0	0	62	0	0	0	62	0	-100.00	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,109,457	1.94	1,251,709	2.27	914,874	1.53	1,378,710	1,594,583	-11.36	-69.27
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	57,187,860	100.00	55,253,423	100.00	59,686,998	100.00	53,176,420	50,769,038	3.50	11.90
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	64,746	0.11	22,537	0.04	7,728	0.01	0	2,719	187.29	
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	4,203,425	7.35	4,601,855	8.33	7,355,170	12.32	3,466,285	3,714,730	-8.66	-52.29
Borrowings with maturity over 1 year	26,356,710	46.09	21,039,755	38.08	24,768,580	41.50	20,262,190	17,232,350	25.27	59.11
Subordinated notes and debentures	0	0	600,000	1.09	0	0	600,000	600,000	-100.00	-100.00
Other liabilities	57,251	0.10	91,939	0.17	26,371	0.04	117,948	85,772	-37.73	-21.58
Balance due to subsidiaries and related institutions	75,657	0.13	530,288	0.96	444,548	0.74	447,284	856,843	-85.73	-62.38
Total liabilities	30,757,789	53.78	26,886,374	48.66	32,602,397	54.62	24,893,707	22,492,414	14.40	17.18
Equity Capital	26,430,071	46.22	28,367,049	51.34	27,084,601	45.38	28,282,713	28,276,624	-6.83	6.33
Perpetual preferred stock (income surplus)	4,150,000	7.26	3,150,000	5.70	4,150,000	6.95	3,150,000	3,150,000	31.75	84.44
Common stock	1	0	1	0	1	0	1	1	0.00	0.00
Common surplus	45,831,990	80.14	45,718,678	82.74	45,824,355	76.77	45,718,678	45,635,663	0.25	3.53
Retained earnings	-21,636,118	-37.83	-19,368,396	-35.05	-21,595,387	-36.18	-19,618,894	-19,296,304		
Accumulated other comprehensive income	-1,015,802	-1.78	-233,234	-0.42	-394,368	-0.66	-67,072	-312,736		
Other equity capital components	-900,000	-1.57	-900,000	-1.63	-900,000	-1.51	-900,000	-900,000		
Total liabilities and equity capital	57,187,860	100.00	55,253,423	100.00	59,686,998	100.00	53,176,420	50,769,038	3.50	11.90
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	75,134	0.13	522,668	0.95	443,822	0.74	440,586	852,053	-85.62	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	75,134	0.13	522,668	0.95	443,822	0.74	440,586	856,843	-85.62	-62.64
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

4846998

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RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	3.34			10.14			6.46			3.46			2.59	9.68	7
Bank net income / Average equity investment in banks														10.51	
Nonbank net income / Average equity investment in nonbanks	4.33			13.98			8.54			3.60			2.73	7.89	37
Subsidiary HCs net income / Average equity investment in sub HCs														8.55	
Bank net income / Parent net income	0			0			0			0			0	82.22	7
Nonbank net income / Parent net income	105.90			101.78			101.05			88.74			89.19	5.93	97
Subsidiary holding companies' net income / Parent net income														74	
Leverage															
Total liabilities / Equity capital	116.37			94.78			120.37			88.02			79.54	20.43	90
Total debt / Equity capital	115.63			92.51			118.61			86.02			76.20	14.31	92
Total debt + notes payable to subs that issued TPS / Equity capital	115.63			92.51			118.61			86.02			76.20	16.36	92
Total debt + Loans guaranteed for affiliate / Equity capital	115.63			92.51			118.61			86.02			76.20	14.56	92
Total debt / Equity capital – excess over fair value	115.63			92.51			118.61			86.02			76.20	14.51	92
Long-term debt / Equity capital	99.72			76.28			91.45			73.76			63.06	13.04	92
Short-term debt / Equity capital	15.90			16.22			27.16			12.26			13.14	1.02	94
Current portion of long-term debt / Equity capital	0.28			1.84			1.64			1.56			3.03	0.05	96
Excess cost over fair value / Equity capital	0			0			0			0			0	0.12	38
Long-term debt / Consolidated long-term debt	97.94			98.61			97.79			98.60			97.13	28.44	97
Double Leverage															
Equity investment in subs / Equity capital	82.45			74.48			81.86			72.71			86.32	103.22	3
Total investment in subs / Equity capital	187.60			168.61			192.90			162.53			152.57	111.07	90
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-5.16			-2.53			-2.71			-7.91			-5.30	0.36	1
Equity investment in subs – equity cap / Net income-div (X)														1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	21.39			12.50			7.51			400.97			63	177.68	8
Cash from ops + noncash items + op expense / Op expense + dividend	-133.34			2.32			-1.27			373.57			162.50	190.27	44
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	84.94			100.17			99.30			104.34			101.62	116.34	36
Pretax operating income + interest expense / Interest expense	87.75			83.88			94.97			1,287.95			120.51	1,968.54	10
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	87.75			83.88			94.97			1,287.95			120.51	1,632.83	8
Dividends + interest from subsidiaries / Interest expense + dividends	17.06			10.42			5.79			388.81			52.21	210.80	5
Fees + other income from subsidiaries / Salary + other expenses	0			0			0.02			12.15			0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	2.01			1.29			3.13			1.58			0.73	57.11	5
Other Ratios															
Net assets that reprice within 1 year / Total assets	-2.75			-4.61			-8.25			-2.85			7.54	2.64	80
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due														0.04	
Nonaccrual														0.54	
Total														0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0	0	49
To nonbank subsidiaries	0			0			0			0			0	0.10	46
To subsidiary holding companies	0			0			0			0			0	0	49
Total	0			0			0			0			0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	43.35			51.05			43.81			51.23			59.80	5.62	92
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0	0	50
Combined foreign nonbank subsidiary assets	0.01			0.07			0.02			0.14			0.24	0.19	86

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....										18.49			754.08	57.84	98
Dividends declared / Net income	118.12			65			209.08			96.86			81.55	33.08	95
Net income – dividends / Average equity	-0.61			3.55			-7.04			0.11			0.48	6.46	5
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			0	178.13	9
Dividends from nonbank subsidiaries	1.13			0			0.08			529.32			0	7.53	19
Dividends from subsidiary holding companies.....	0			0			0			0			0	21.40	42
Dividends from all subsidiaries	1.13			0			0.08			529.32			0	260.40	2
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries														66.55	
Interest income from bank subsidiaries.....														0.54	
Management and service fees from bank subsidiaries														1.55	
Other income from bank subsidiaries.....														0	
Operating income from bank subsidiaries														69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	1.26			0			0.16			577.77			0	82.95	12
Interest income from nonbank subsidiaries.....	23.78			7.79			12.80			40.04			109.59	20.25	88
Management and service fees from nonbank subsidiaries	0			0			0			0			0	1.92	38
Other income from nonbank subsidiaries.....	0			0			0			0.12			0	1.06	43
Operating income from nonbank subsidiaries	25.04			7.79			12.97			617.93			109.59	150.41	59
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....														61.23	
Interest income from subsidiary holding companies.....														6.54	
Management and service fees from subsidiary holding companies.....														0.36	
Other income from subsidiary holding companies.....														0.29	
Operating income from subsidiary holding companies.....														76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0	67.32	10
Interest income from bank subsidiaries.....	0			0			0.14			0			0.20	0.80	62
Management and service fees from bank subsidiaries	0			0			0			0			0	1.81	36
Other income from bank subsidiaries.....	0			0			0			0			0	0.03	44
Operating income from bank subsidiaries	0			0			0.14			0			0.20	78.80	9
Dividends from nonbank subsidiaries	4			0			0.97			90.03			0	2.65	19
Interest income from nonbank subsidiaries.....	75.43			83.07			75.83			6.24			74.39	1.19	98
Management and service fees from nonbank subsidiaries	0			0			0			0			0	0.06	41
Other income from nonbank subsidiaries.....	0			0			0			0.02			0	0.04	44
Operating income from nonbank subsidiaries	79.43			83.07			76.80			96.29			74.39	7.29	93
Dividends from subsidiary holding companies.....	0			0			0			0			0	4.52	43
Interest income from subsidiary holding companies.....	0			0			0			0			0	0.20	44
Management and service fees from subsidiary holding companies.....	0			0			0			0			0	0	49
Other income from subsidiary holding companies.....	0			0			0			0			0	0	48
Operating income from subsidiary holding companies.....	0			0			0			0			0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	1.79			11.36			6.03			12.71			22.94	83.37	42
Loans and advances from subsidiaries / Total debt	0.25			1.99			1.38			1.81			3.95	28.33	34